

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard L. Ward
Debtor

Case No. 18-01052-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Feb 17, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db	+ Richard L. Ward, 431 West Market St., Williamstown, PA 17098-1514
5035117	+ Freedom Mortgage, PO Box 89486, Cleveland, OH 44101-6486

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AGFINANCE.COM	Feb 17 2023 23:44:00	One Main Financial, Inc., PO BOX 3251, Evansville, IN 47731-3251
cr	+ Email/Text: RASEBN@raslg.com	Feb 17 2023 18:39:00	USAA FEDERAL SAVINGS BANK, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097, UNITED STATES 30097-8461
5035113	+ EDI: CITICORP.COM	Feb 17 2023 23:44:00	Citibank/Goodyear, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040
5035114	+ EDI: CITICORP.COM	Feb 17 2023 23:44:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
5035115	EDI: WFNNB.COM	Feb 17 2023 23:44:00	Comenity Capital Bank/HSN, PO Box 183003, Columbus, OH 43218-3003
5035116	+ EDI: BLUESTEM	Feb 17 2023 23:44:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5062774	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 17 2023 18:39:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
5063573	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2023 18:52:54	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5178966	Email/Text: BankruptcyECFMail@mccalla.com	Feb 17 2023 18:39:00	Freedom Mortgage Corporation, c/o McCALLA RAYMER LEIBERT PIERCE LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5051525	EDI: AGFINANCE.COM	Feb 17 2023 23:44:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5035118	+ EDI: AGFINANCE.COM	Feb 17 2023 23:44:00	OneMain Financial, Attn: Bankruptcy Department, 601 Nw 2nd St #300, Evansville, IN 47708-1013
5035470	+ EDI: RECOVERYCORP.COM	Feb 17 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5035120	+ EDI: RMSC.COM	Feb 17 2023 23:44:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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5035121	+ EDI: RMSC.COM	Feb 17 2023 23:44:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5064593	+ Email/Text: RASEBN@raslg.com	Feb 17 2023 18:39:00	USAA Savings Bank, c/o Robertson, Anschutz, Schneid, Crane, & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5035122	+ EDI: USAA.COM	Feb 17 2023 23:44:00	USAA Svg Bk, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5035119		Synchrony Bank/HH Gregg
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2023 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbecf@brockandscott.com
Brian C Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Charles G. Wohlrab	on behalf of Creditor USAA FEDERAL SAVINGS BANK cwohlrb@raslg.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com
Mario John Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com
Nicholas G. Platt	on behalf of Debtor 1 Richard L. Ward ngp@mooney4law.com plattnr61895@notify.bestcase.com
Peter E Meltzer	on behalf of Creditor One Main Financial Inc. bankruptcy@wqlaw.com, ibernatski@wqlaw.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
United States Trustee	

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ustpregion03.ha.ecf@usdoj.gov

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TOTAL: 9

Information to identify the case:

Debtor 1	Richard L. Ward	Social Security number or ITIN xxx-xx-5871
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:18-bk-01052-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard L. Ward

By the court:2/17/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.